

<b>Information to identify the case:</b>					
Debtor 1	<b>Sarah Anne Broughton</b>			Social Security number or ITIN	<b>xxx-xx-6759</b>
	First Name	Middle Name	Last Name	EIN	__-____
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____
United States Bankruptcy Court <b>District of Utah</b>					
Case number: <b>21-21926 KRA</b>		Chapter 7		Petition date: 5/4/21	

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sarah Anne Broughton  
aka Sarah Anne Litton

8/25/21

**By the court:** Kevin R. Anderson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sarah Anne Broughton  
Debtor

Case No. 21-21926-KRA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Aug 25, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ Sarah Anne Broughton, 1359 West University Blvd Ste A-308, Odessa, TX 79764-7102
11839600	+ ABC Fitness, 8324 HWY 107, Sherwood, AR 72120-3825
11839604	+ ARUP Laboratories, PO Box 27964, Salt Lake City, UT 84127-0964
11839601	+ Action Revenue Recovery, Attn: Bankruptcy, Po Box 4084, Monroe, LA 71211-4084
11839602	+ Ameriflush, 10601 West Murphy St., Odessa, TX 79763-7883
11839599	+ Brandt Nathan Litton, 3498 East 3500 South, Vernal, UT 84078-9234
11839609	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
11839611	+ Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
11839613	+ Desert Rock Capitol, Payment Processing Center, PO Box 910985, St George, UT 84791-0985
11839614	+ Ector County Compliance Department, 300 North Grant, #116, Odessa, TX 79761-5157
11839615	+ Emergency Physician Statement, PO Box 734656, Chicago, IL 60673-4656
11839617	+ Financial Corporation of America, 12515 Research BLVD, #100, Austin, TX 78759-2247
11839618	+ Fire Fighters Credit Union, 124 West 1400 South, Salt Lake City, UT 84115-5200
11839619	+ Firefighters Credit Un, 124 West 1400 So, Salt Lake City, UT 84115-5201
11839622	+ Hutchings Family Dentistry, 440 South 700 East, Ste. 305, Salt Lake City, UT 84102-2800
11839624	+ Intermountain Healthcare, PO Box 30193, Salt Lake City, UT 84130-0193
11839626	+ Luke, Johson, and Lewis, LLC, 1322 East 1300 South, Salt Lake City, UT 84105-1943
11839627	+ MCH, 500 West 4th St., Midland, TX 79761-5001
11839628	MED, Midland TX, RETURNED MAIL--99999
11839629	+ Midland Hospital, 400 Rosalind Redfern Grover Pkwy, Midland, TX 79701-5846
11839630	+ North Davis Anesthesiology LLC, PO Box 3810, Salt Lake City, UT 84110-3810
11839631	Overlook at Sunset Point, 2955 North 400 West, Layton, UT 84041
11839636	++ PACIFICORP, ATTN BANKRUPTCY, PO BOX 25308, SALT LAKE CITY UT 84125-0308 address filed with court., Rocky Mountain Power, PO Box 26000, Portland, OR 97256
11839632	+ Progressive Insurance, PO Box 984105, Los Angeles, CA 90189-0001
11839633	+ R & R Collection, Attn: Bankruptcy, 1007 W Illinois Ave, Midland, TX 79701-6155
11880272	+ Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389
11839634	+ Reeves County Hospital District, 417 Bridge St., #AP100124#021, Danville, VA 24541-1403
11839637	+ Six Flags National Support Center, 2201 East Road to Six Flags St., Arlington, TX 76011-5196
11839638	Southern New Hampshire University, North River Road, Manchester, NH 03106
11839639	+ Tanner Clinic, 2121 North 1700 West, Layton, UT 84041-1185
11839640	+ Tru Fit Odessa, 2423 North County Rd West, Odessa, TX 79763-2443
11839642	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
11839607	Email/Text: paymentprocessing@avanteusa.com	Aug 25 2021 23:04:00	AvanteUSA Ltd., 3600 South Gessner Road, Suite 225, Houston, TX 77063
11839606	Email/Text: paymentprocessing@avanteusa.com	Aug 25 2021 23:04:00	AvanteUSA, 3600 South Gessner, Suite 225,

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			Houston, TX 77063
11839605	+ Email/Text: bk@avant.com	Aug 25 2021 23:05:00	Avant, 222 North LaSalle St., Suite 1600, Chicago, IL 60601-1112
11839608	+ EDI: BANKAMER2.COM	Aug 26 2021 03:08:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
11839610	+ EDI: CAPONEAUTO.COM	Aug 26 2021 03:08:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
11839616	+ Email/Text: bankruptcy@expressrecovery.com	Aug 25 2021 23:05:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
11839621	Email/Text: reports@halstedfinancial.com	Aug 25 2021 23:05:00	Halsted Financial Services, LLC, PO BOX 828, Skokie, IL 60076
11839623	+ EDI: IIC9.COM	Aug 26 2021 03:13:00	I.C. System, Inc., PO Box 64437, St. Paul, MN 55164-0437
11839625	+ EDI: IRS.COM	Aug 26 2021 03:08:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
11839612	Email/Text: smgutahbankruptcy@steward.org	Aug 25 2021 23:04:25	Davis Hospital and Medical Center, PO Box 27012, Salt Lake City, UT 84127
11839635	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 23:12:33	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
11839641	+ Email/Text: bk@ttcu.com	Aug 25 2021 23:05:00	Tulsa Teachers Credit Union, 10081 East 81st St., Tulsa, OK 74133-4543
11839643	+ EDI: UTAHTAXCOMM.COM	Aug 26 2021 03:08:00	Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-9000
11839645	+ EDI: VERIZONCOMB.COM	Aug 26 2021 03:08:00	Verizon Wireless, 500 Technology Drive, Suite 500, Weldon Springs, MO 63304-2225
11839644	+ EDI: VERIZONCOMB.COM	Aug 26 2021 03:08:00	Verizon Wireless, PO Box 15124, Albany, NY 12212-5124
11839646	+ EDI: COMCASTCBLCENT	Aug 26 2021 03:08:00	Xfinity, 9602 South 300 West, STE B, Sandy, UT 84070-3339

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389
11839603	##+	Apg Financial, Attn: Bankruptcy, 3899 S. Redwood Rd, Salt Lake City, UT 84119-4733
11839620	##+	GC Services, PO BOX 79, Elgin, IL 60121-0079

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Abraham O. Smoot, VII	on behalf of Creditor Recoup Asset Management LLC aosvii@gmail.com recoupassetmanagement@gmail.com
David L. Miller tr	davidlmillerpc@msn.com ut09@ecfcbis.com;dlm@trustesolutions.net
Jarred A. Henline	on behalf of Debtor Sarah Anne Broughton jarred@henline-law.com henlinelaw@gmail.com;henlinejr75061@notify.bestcase.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

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